

Information to identify the case:

Debtor 1	<u>Edward Robert Zawistowski</u>	Social Security number or ITIN	xxx-xx-3508
	First Name Middle Name Last Name	EIN	--
Debtor 2	<u>Jennifer Zawistowski</u>	Social Security number or ITIN	xxx-xx-3856
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: 17-20944-KCF			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Edward Robert Zawistowski

Jennifer Zawistowski

9/8/17

By the court: Kathryn C. Ferguson
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 District of New Jersey

In re:
 Edward Robert Zawistowski
 Jennifer Zawistowski
 Debtors

Case No. 17-20944-KCF
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin
 Form ID: 318

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 Total Noticed: 19

Date Rcvd: Sep 08, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 10, 2017.

db/jdb +Edward Robert Zawistowski, Jennifer Zawistowski, 40 Bertan Avenue, Howell, NJ 07731-2002
 516852109 +BJ's, Comenity Bank, Bankruptcy Dept, P.O. Box 183043, Columbus, OH 43218-3043
 516852110 +Chase Bank/Bankruptcy, Attn. Correspondence Mail, Mail Code LA4-5555, 700 Kansas Lane, Monroe, LA 71203-4774
 516852114 +Home Projects Visa, P.O. Box 1475, Des Moines, IA 50305-1475
 516852116 +Mullooly, Jeffrey, Rooney & Flynn, 6851 Jericho Turnpike, P.O. Box 9036, Syosset, NY 11791-9036
 516852111 ++US BANK, PO BOX 5229, CINCINNATI OH 45201-5229
 (address filed with court: Citizens Bank, P.O. Box 18204, Bridgeport, CT 06601)

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. tr

+EDI: QDESTRAFFI.COM Sep 09 2017 00:38:00 Daniel E Straffi, Straffi & Straffi, LLC, 670 Common Way, Toms River, NJ 08755-6431
 smg E-mail/Text: usanj.njbankr@usdoj.gov Sep 09 2017 00:56:35 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
 smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Sep 09 2017 00:56:31 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
 516852107 +EDI: AMEREXPR.COM Sep 09 2017 00:38:00 American Express, 200 Vesey Street, New York, NY 10285-0002
 516852108 EDI: BANKAMER.COM Sep 09 2017 00:38:00 Bank of America, P.O. Box 982235, El Paso, TX 79998
 516852112 EDI: DISCOVER.COM Sep 09 2017 00:38:00 Discover, PO Box 30943, Salt Lake City, UT 84130
 516852113 +E-mail/Text: fggbanko@fgny.com Sep 09 2017 00:56:03 Forster, Garbus & Garbus, 7 Banta Place, Hackensack, NJ 07601-5604
 516852115 +EDI: CBSKOHL.S.COM Sep 09 2017 00:38:00 Kohl's*, P.O. Box 3043, Milwaukee, WI 53201-3043
 516852117 +E-mail/Text: bankruptcyteam@quickenloans.com Sep 09 2017 00:56:50 Quicken Loans, 1050 Woodward Avenue, Detroit, MI 48226-1906
 516852724 +EDI: RMSC.COM Sep 09 2017 00:38:00 Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
 516852118 +EDI: WTRRN.BANK.COM Sep 09 2017 00:38:00 Target*, Bankruptcy Dept, P.O. Box 1327, Minneapolis, MN 55440-1327
 516852119 +EDI: RMSC.COM Sep 09 2017 00:38:00 Walmart, Synchrony Bank, P.O. Box 965024, Orlando, FL 32896-5024
 516852120 +EDI: WFFC.COM Sep 09 2017 00:38:00 Wells Fargo Financial, P.O. Box 10475, Des Moines, IA 50306-0475

TOTAL: 13

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 10, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 8, 2017 at the address(es) listed below:

Alexandra T. Garcia on behalf of Creditor CITIZENS BANK NA f/k/a RBS CITIZENS NA
 NJECFMAIL@mwc-law.com
 Daniel E Straffi dstraiffi@comcast.net, dstraiffi@ecf.epiqsystems.com
 Denise E. Carlon on behalf of Creditor Quicken Loans Inc. dcarlon@kmlawgroup.com,
 bkggroup@kmlawgroup.com

District/off: 0312-3

User: admin
Form ID: 318

Page 2 of 2
Total Noticed: 19

Date Rcvd: Sep 08, 2017

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)
system (continued)

Steven J. Abelson on behalf of Debtor Edward Robert Zawistowski sjaesq@atrbklaw.com,
atrbkl@gmail.com;r49787@notify.bestcase.com
Steven J. Abelson on behalf of Joint Debtor Jennifer Zawistowski sjaesq@atrbklaw.com,
atrbkl@gmail.com;r49787@notify.bestcase.com
U.S. Trustee. USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 6